



This regular meeting of the Village of Weston Personnel Committee, composed of five (5) members, will convene at the Weston Municipal Center, Board Room, 5500 Schofield Ave., Weston, on Monday, August 15, 2016, at 4:30 p.m., to consider the following matters:

- A. **Opening of Session.**
 - 1. Meeting called to order by Committee Chair/Trustee Porlier at 4:30 p.m.
 - 2. Clerk will take attendance and roll call.
 - 3. Request for silencing of cellphones and other electronic devices.
- B. **Correspondence and comments from the public.**
 - 4. Acknowledgement of scheduled visitors, if any.
- C. **Presentations.**
 - 5. No scheduled presentations.
- D. **New Business.**
 - 6. [Approve Minutes from Committee meeting of July 18, 2016.](#)
 - 7. [Health Insurance Proposal for fy2017.](#)
 - 8. Discussion about using foreign student workers (J1 Students) at the Weston Aquatic Center in fy2017.
- E. **Convene into closed session under Wisconsin State Statutes 19.85 (1) (c) for the purpose of considering the employment, compensation, or performance evaluation data of any employee to discuss personnel evaluations, performance reviews, and pay raises for all Village employees, in addition to reviewing the Village's pay matrix and classification and compensation policies.**
- F. **Reconvene into open session and take action on items discussed in closed session, if necessary.**
- G. **Reports.**
 - 9. Clerk
 - 10. Administrator
- H. **Announcements.**
 - 11. Ross Avenue Canoe/Kayak Launch Ribbon Cutting Ceremony: Mon, 8/22 @ 4:30 p.m.
- I. **Remarks from Committee Members (No Committee action will be taken for this agenda item).**
- J. **Discuss items to be included for next agenda (No Committee actions will be taken for this agenda item).**
- K. **Adjourn until next regular meeting date of Mon, September 19, 2016 -- End of Session.**

WITNESS: My signature this 12th day of August 2016.

Daniel Guild
Village Administrator

This notice was posted at the Municipal Center, and on the Village's website at www.westonwi.gov, and was emailed to local media outlets (Print, TV, and Radio) on 08/12/2016 @ 4:15 p.m. A quorum of members from other Village governmental bodies (boards, commissions, and committees) may attend the above noticed meeting in order to gather information. No actions to be taken by any other board, commission, or committee of the Village, aside from the Personnel Committee. Should a quorum of other government bodies be present, this would constitute a meeting pursuant to State ex rel. Badke v. Greendale Village Bd., 173 Wis.2d 553,494 N.W.2d 408 (1993). Wisconsin State Statutes require all agendas for Committee, Commission, or Board meetings be posted in final form, 24 hours prior to the meeting. Any posted agenda is subject to change up until 24 hours prior to the date and time of the meeting. Any person who has a qualifying disability as defined by the Americans with Disabilities Act requires that meeting or material to be in accessible location or format must contact the Weston Municipal Center at 715-359-6114, by 2pm the Friday prior to the meeting so any necessary arrangements can be made to accommodate each request.



MEETING PACKET

AGENDA ITEM COVER SHEET

ITEM # - D.6.

This notice was posted at the Municipal Center, and on the Village's website at www.westonwi.gov, and was emailed to local media outlets (Print, TV, and Radio) on 08/12/2016 @ 4:15 p.m. A quorum of members from other Village governmental bodies (boards, commissions, and committees) may attend the above noticed meeting in order to gather information. No actions to be taken by any other board, commission, or committee of the Village, aside from the Personnel Committee. Should a quorum of other government bodies be present, this would constitute a meeting pursuant to State ex rel. Badke v. Greendale Village Bd., 173 Wis.2d 553,494 N.W.2d 408 (1993). Wisconsin State Statutes require all agendas for Committee, Commission, or Board meetings be posted in final form, 24 hours prior to the meeting. Any posted agenda is subject to change up until 24 hours prior to the date and time of the meeting. Any person who has a qualifying disability as defined by the Americans with Disabilities Act requires that meeting or material to be in accessible location or format must contact the Weston Municipal Center at 715-359-6114, by 2pm the Friday prior to the meeting so any necessary arrangements can be made to accommodate each request.

Village of Weston, Wisconsin
OFFICIAL MEETING MINUTES OF THE PERSONNEL COMMITTEE

Monday, July 18, 2016, at 4:30 p.m.

A. Opening of Session.

1. Meeting called to order by Trustee Porlier at 4:30 p.m.
2. Clerk will take attendance and roll call.
Roll call indicated 5 members present.

Member	Present
Porlier, Mark	YES
Berger, Scott	YES
Penza, Don	YES
Hegg, Robin	YES
Pagel, Deb	YES

Village Staff in attendance: Weinkauff, Guild, Wodalski, Donner, Higgins and Hodell. Trustee White was also in attendance.

3. **Request for silencing of cellphones and other electronic devices.**
Porlier requested the silencing of cellphones.
4. **Acknowledgment of visitors if any.**
There were no visitors present.

B. Comments from the public on matters pertaining to committee business and oversight.
No comments.

C. Presentations.

5. No Scheduled Presentation.

D. New Business.

6. Approve Minutes from Personnel Committee meeting of June 20, 2016.

Motion by Berger, second by Pagel to approve the June 20, 2016 Personnel Committee Minutes.

Yes Vote: 5 No Votes: 0 Abstain: 0 Not Voting: 0 Result: PASS

Trustee	Voting
Porlier, Mark	YES
Berger, Scott	YES
Penza, Don	YES
Hegg, Robin	YES
Pagel, Deb	YES

7. **Discussion about using foreign student workers (J1 Students) at the Weston Aquatic Center in fy2017.**
Guild explained that students are brought in overseas for the summer. This may be an option the Village should look into for future staffing of the Aquatic Center. He said we are seeing increased area competition. He talked about how it is a real challenge to manage youth. Porlier asked about the target audience for hiring at the pool. Guild said currently staff is recruiting at all the schools and colleges. He said staff will continue to work with an immigration attorney on this. He also suggested the possibility of purchasing the house that

currently exists at Kennedy Park for housing these students. Hegg asked about costs. Guild said there is most likely different finder fees for the recruitment. Staff is still in the very early stages of exploring this idea. Berger suggested targeting baby boomers or older adults.

8. Adding a full-time employee dedicated exclusively to human resources functions at the Village in fy2017.

Penza feels there needs to be someone whose main responsibilities are HR functions. He feels current staff has difficulty with not having time to deal with certain HR issues. The discussion needs to begin somewhere. He understands both the Clerk and the Administrator have a lot of other responsibilities. There was a short discussion on whether the position would be fulltime or part-time. It was indicated that Department Directors have been trained to handle a lot of the HR duties. Hegg suggested staff put together a job description. Berger would like to know the number of employees in other organizations that have a dedicated HR person. Hegg said this is a critical role. Guild said he would work with the Clerk to put together a list of duties and then submit to the Personnel Committee for review. There was also a short discussion on having to increase the tax rate to hire for a position like this. Jacobs also explained that current staff is handling some of the HR functions for both SAFER and Everest Metro.

9. Health Insurance Update.

Weinkauf gave an update on the health insurance paid claims versus premium paid. The Village paid more in claims to Group Health. Proposals have been sent out to approximately 6 to 8 health insurance companies. Pagel suggested maybe increasing the employee share of premium. She also suggested the employee pay a co-pay toward the Teledoc benefit when they use it.

E. Convene into closed session under Wisconsin State Statutes 19.85 (1) (c) for the purpose of considering the employment, compensation, or performance evaluation data of any employee over which the governmental body has jurisdiction or exercises responsibility:

- 10.** Discuss personnel evaluations, performance reviews, and pay raises for all Village employees, in addition to reviewing the Village’s pay matrix and classification and compensation policies.

Motion by Penza, second by Hegg to convene to closed session at 5:17 p.m.

Yes Vote: 5 No Votes: 0 Abstain: 0 Not Voting: 0 Result: PASS

Trustee	Voting
Porlier, Mark	YES
Berger, Scott	YES
Penza, Don	YES
Hegg, Robin	YES
Pagel, Deb	YES

- 11.** Reconvene into open session and take action on items discussed in closed session, if necessary.

Motion by Penza, second by Berger to reconvene from closed session at 5:46 p.m. No action was taken in closed session.

Yes Vote: 5 No Votes: 0 Abstain: 0 Not Voting: 0 Result: PASS

Trustee	Voting
Porlier, Mark	YES
Berger, Scott	YES
Penza, Don	YES
Hegg, Robin	YES
Pagel, Deb	YES

- F. Reports.**
12. Clerk
No comments.
- 13. Administrator**
No comments.
- G. Remarks from Members (No Board action will be taken for this agenda item).**
No comments.
- H. Remarks from the Chair (No Board action will be taken for this agenda item).**
No comments.
- I. Discuss items to be included for next agenda (No Board actions will be taken for this agenda item).**
No comments.
- J. Set next regular meeting date for Mon, August 15, 2016.**
- K. End of Session -- Adjourn.**
Porlier adjourned the meeting at 5:48 p.m.

Sherry Weinkauf, Village Clerk



MEETING PACKET

AGENDA ITEM COVER SHEET

ITEM # - D.7.

This notice was posted at the Municipal Center, and on the Village's website at www.westonwi.gov, and was emailed to local media outlets (Print, TV, and Radio) on 08/12/2016 @ 4:15 p.m. A quorum of members from other Village governmental bodies (boards, commissions, and committees) may attend the above noticed meeting in order to gather information. No actions to be taken by any other board, commission, or committee of the Village, aside from the Personnel Committee. Should a quorum of other government bodies be present, this would constitute a meeting pursuant to State ex rel. Badke v. Greendale Village Bd., 173 Wis.2d 553,494 N.W.2d 408 (1993). Wisconsin State Statutes require all agendas for Committee, Commission, or Board meetings be posted in final form, 24 hours prior to the meeting. Any posted agenda is subject to change up until 24 hours prior to the date and time of the meeting. Any person who has a qualifying disability as defined by the Americans with Disabilities Act requires that meeting or material to be in accessible location or format must contact the Weston Municipal Center at 715-359-6114, by 2pm the Friday prior to the meeting so any necessary arrangements can be made to accommodate each request.

**Village of Weston, Wisconsin
AGENDA ITEM COVERSHEET
Requested for Official Consideration and Review**

REQUEST FROM: HEALTH INSURANCE COMMITTEE

ITEM DESCRIPTION: HEALTH INSURANCE PLAN SELECTION FOR VILLAGE/EMPD/SAFER

DATE/MTG: PERSONNEL COMMITTEE MEETING; MONDAY, AUGUST 15, 2016

POLICY QUESTION: Should the Personnel Committee recommend to the Village Board of Trustees that they follow the recommendation of the Health Insurance Committee to select Group Health Cooperative as the Health Care Provider for the 2016-2017 insurance year with two plan offerings, one primary plan and one alternate plan as shown on the attached summary sheet?

RECOMMENDATION TO: I make a motion to recommend to the Village Board of Trustees the selection of Group Health Cooperative as the Health Care Provider for the Village of Weston / EMPD / SAFER with the Traditional Plan (Option #2) be selected as the Primary plan offering. Employees would have the option to select Option #1 as an Alternate plan with the employees being responsible for 100% of the difference in premium costs between Option #2 and Option #1.

LEGISLATIVE ACTION:

- | | | |
|--|---------------------------------------|-------------------------------------|
| <input type="checkbox"/> Acknowledge/Approve | <input type="checkbox"/> Ordinance | <input type="checkbox"/> Reports |
| <input type="checkbox"/> Administrative Order | <input type="checkbox"/> Policy | <input type="checkbox"/> Resolution |
| <input checked="" type="checkbox"/> Expenditure | <input type="checkbox"/> Procedure | |
| | <input type="checkbox"/> Proclamation | |
-

FISCAL IMPACT ANALYSIS:

- Budget Line Item: Varies by entity (Village / EMPD / SAFER)
- Budget Line Item: _____
- Budgeted Expenditure: Increase of 12.96% over current 2016 cost for a total increase of \$87,410.40. The Village portion of this increase is roughly \$60,000 as costs are shared through EMPD and SAFER.
- Budgeted Revenue: _____
-

STATUTORY / RULEMAKING / POLICY REFERENCES:

- WI Statue: _____
- WI Administrative Code: _____
- Case Law / Legal: _____
- Municipal Code: _____
- Municipal Rules: _____
-

PRIOR REVIEW: Reviewed by Health Insurance Ad-Hoc Committee on August 11, 2016

BACKGROUND:

The Health Insurance Ad-Hoc Committee was established in the spring of 2015 to provide better employee input and decision making over insurance coverage options and plan offerings. The committee is made up of employees from the Village of Weston, EMPD and SAFER. After receiving quotes from 6 carriers, it was determined that the best rate was a

renewal with Group Health Cooperative at 12.96%. The next lowest renewal rate was a 30% increase. The attached report prepared by Spectrum Insurance for the North Central Region of the United States shows that the Village's current plan is in line with or is even on the high end for individual costs for Emergency Room Copays, Individual Deductibles, Individual Out-of-Pocket Maximums and Office Visit Copays.

Attachments

Renewal Letter from Group Health Cooperative

Final Plan Summary Options with costs from Group Health Cooperative and summaries from other carriers

Health Plan Design Benchmark Report from Spectrum Insurance



2503 N. Hillcrest Parkway
Altoona WI 54720

T. 715.552.4300
F. 715.836.7683

group-health.com

Sherry Weinkauf, Clerk/Employee Resource Manager
Wally Sparks, Chief of Police
Village of Weston
5500 Schofield Ave
Weston, WI 54476

Re: October 2016 Renewal

Dear Sherry and Wally,

On behalf of Group Health Cooperative of Eau Claire, thank you for the opportunity to serve your employees during the past year. We appreciate the confidence you have placed in us and we remain dedicated to providing you and your employees with quality, cost-effective coverage.

We have completed the annual review of Village of Weston’s health plan. The enclosed medical renewal to be effective October 1, 2016 reflects an increase of 12.96 percent. The following factors are considered when developing renewal rates:

- Trend
- Change in Demographics
- Health Care Reform
- Loss Ratio and High Cost Cases
- Projected Ongoing Claims
- State and Federal Mandates

The renewal consists of 9 percent trend, Affordable Care Act taxes and fees, and a load for medical conditions. When the renewal increase was calculated, claims experience was running at 174 percent.

As a local nonprofit cooperative, the actions of our organization are not driven by the pressures of outside stakeholders. This unique organizational structure is what has enabled us to provide superior, personalized service to our members while ensuring our administrative costs remain significantly beneath that of any other health plan in the state for over 35 years.

In addition to being part of a local plan focused on addressing with local issues, below are some other reasons you should consider maintaining your coverage with us at renewal.

- **Real Service From Real People.** We think you deserve high-quality service with a personal touch, which is why our friendly staff will answer the phone every time you call.
- **Focus on Health Promotion.** Our local team of Health Promotion professionals is available to work with your organization in developing a wellness program to address the unique health issues your employees face.
- **Disease Management.** Our disease management programs helps support and educate members who are living with chronic illnesses such as asthma or diabetes.
- **Teladoc.** You have access to a doctor 24/7/365 through the convenience of your phone or video consults. This FREE option allows you to discuss your medical concerns with a doctor, and if necessary, receive a prescription

If you have any questions or are interested in additional benefit alternatives, please feel free to contact us at (715) 552-4300 or (888) 203-7770.

Sincerely,

Tom Hanko
Sales Assistant Manager

Village of Weston
 Group Medical Plan
 Effective: October 1, 2016



	Group Health Cooperative HDHP/HSA - Option 1 Current/Renewal		Group Health Cooperative Traditional - Option 2 Current/Renewal			
	HMO		HMO			
	In-Network	Out-of-Network	In-Network	Out-of-Network		
Individual Deductible	\$1,500	Multi-Plan Wrap	\$1,500	Multi-Plan Wrap		
Family Deductible	\$3,000*		\$3,000			
Coinsurance	90%		80%			
Individual Max. Out-of-Pocket (including deductible)	\$3,500		\$4,000			
Family Max. Out-of-Pocket (including deductible)	\$7,000		\$8,000			
Office Visit PCP - Primary Care Physician SCP - Specialty Care Physician	90% after deductible		\$35 copay - PCP \$65 copay - SCP			
Preventive Care Services	100%		100%			
Walk-In Services	90% after deductible		\$35 copay - PCP \$65 copay - SCP			
Urgent Care Services	90% after deductible		\$35, \$65 or \$250 copay, depending on facility billing			
Emergency Services	90% after deductible		\$250 copay, then 80% after deductible			
Prescription Drug - Retail	90% after deductible	Not Covered	\$15/\$45/\$75	Not Covered	Carriers Quoted:	Percentage higher then current
Prescription Drug - Mail Order	90% after deductible	Not Covered	\$45/\$135/\$225	Not Covered		
Lifetime Maximum	Unlimited		Unlimited		Anthem BCBS	30+
Network	Group Health Co-op	All other providers	Group Health Co-op	All other providers	Arise/WPS	35+
Carrier Website	www.group-health.com		www.group-health.com		Health Partners	Decline
Rates:	Current	Renewal	Current	Renewal	Humana	50+
Employee - 1	\$508.60	\$574.65			National General	Decline
Family - 2	\$1,271.50	\$1,436.62			SHP	33+
Employee - 12			\$464.27	\$524.43	Starmark	52+
Family - 41			\$1,160.68	\$1,311.07	WEA	Decline
Total Monthly Premium - 56	\$3,051.60	\$3,447.89	\$53,159.12	\$60,047.03		
Total Annual Premium	\$36,619.20	\$41,374.68	\$637,909.44	\$720,564.36	Enrollment by Division	
	Monthly Comb. Current	\$56,210.72	Monthly Comb. Renewal	\$63,494.92	Village of Weston - 25	
	Annual Comb. Current	\$674,528.64	Annual Comb. Renewal	\$761,939.04	EMPD - 21	
			12.96%	\$87,410.40	SAFER - 10	

*One member of a family plan can meet the entire family deductible.

This summary provides a general description of each plan. It is not the plan document. The summary does not obligate the respective carrier. The coverage's outlined are effective only upon insurance of a certificate of coverage by the applicable entity. Any discrepancies that should arise between this summary and the plan document shall be controlled by the plan document.

Village of Weston
 Group Medical Plan
 Effective: October 1, 2016



	Group Health Cooperative HDHP/HSA Alternate Option 1		Group Health Cooperative Traditional Alternate Option 2	
	HMO		HMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,000	Multi-Plan Wrap	\$2,000	Multi-Plan Wrap
Family Deductible	\$4,000		\$4,000	
Coinsurance	90%		80%	
Individual Max. Out-of-Pocket (including deductible)	\$4,000		\$4,500	
Family Max. Out-of-Pocket (including deductible)	\$8,000		\$9,000	
Office Visit PCP - Primary Care Physician SCP - Specialty Care Physician	90% after deductible		\$35 copay - PCP \$65 copay - SCP	
Preventive Care Services	100%		100%	
Walk-In Services	90% after deductible		\$35 copay - PCP \$65 copay - SCP	
Urgent Care Services	90% after deductible		\$35, \$65 or \$250 copay, depending on facility billing	
Emergency Services	90% after deductible		\$250 copay, then 80% after deductible	
Prescription Drug - Retail	90% after deductible	Not Covered	\$15/\$45/\$75	Not Covered
Prescription Drug - Mail Order	90% after deductible	Not Covered	\$45/\$135/\$225	Not Covered
Lifetime Maximum	Unlimited		Unlimited	
Network	Group Health Co-op	All other providers	Group Health Co-op	All other providers
Carrier Website	www.group-health.com		www.group-health.com	
Rates:	Alternate Option 1		Alternate Option 2	
Employee - 1	\$540.92			
Family - 2	\$1,352.30			
Employee - 12			\$493.66	
Family - 41			\$1,234.15	
Total Monthly Premium - 56	\$3,245.52		\$56,524.07	
Total Annual Premium	\$38,946.24		\$678,288.84	
	Monthly Comb. Current	\$56,210.72	Monthly Comb. Alt.	\$59,769.59
	Annual Comb. Current	\$674,528.64	Annual Comb. Alt.	\$717,235.08
			6.33%	\$42,706.44

*One member of a family plan can meet the entire family deductible.

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Village of Weston
Group Medical Plan
Effective: October 1, 2016



	Group Health Cooperative HDHP/HSA Alternate Option 3		Group Health Cooperative Traditional Alternate Option 4	
	HMO		HMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,500	Multi-Plan Wrap	\$2,500	Multi-Plan Wrap
Family Deductible	\$5,000		\$5,000	
Coinsurance	90%		80%	
Individual Max. Out-of-Pocket (including deductible)	\$4,500		\$5,000	
Family Max. Out-of-Pocket (including deductible)	\$9,000		\$10,000	
Office Visit PCP - Primary Care Physician SCP - Specialty Care Physician	90% after deductible		\$35 copay - PCP \$65 copay - SCP	
Preventive Care Services	100%		100%	
Walk-In Services	90% after deductible		\$35 copay - PCP \$65 copay - SCP	
Urgent Care Services	90% after deductible		\$35, \$65 or \$250 copay, depending on facility billing	
Emergency Services	90% after deductible		\$250 copay, then 80% after deductible	
Prescription Drug - Retail	90% after deductible	Not Covered	\$15/\$45/\$75	Not Covered
Prescription Drug - Mail Order	90% after deductible	Not Covered	\$45/\$135/\$225	Not Covered
Lifetime Maximum	Unlimited		Unlimited	
Network	Group Health Co-op	All other providers	Group Health Co-op	All other providers
Carrier Website	www.group-health.com		www.group-health.com	
Rates:	Alternate Option 3		Alternate Option 4	
Employee - 1	\$513.33			
Family - 2	\$1,283.32			
Employee - 12			\$468.48	
Family - 41			\$1,171.20	
Total Monthly Premium - 56	\$3,079.97		\$53,640.96	
Total Annual Premium	\$36,959.64		\$643,691.52	
	Monthly Comb. Current	\$56,210.72	Monthly Comb. Alt.	\$56,720.93
	Annual Comb. Current	\$674,528.64	Annual Comb. Alt.	\$680,651.16
			0.91%	\$6,122.52

*One member of a family plan can meet the entire family deductible.

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Health Plan Design Benchmark Report

Prepared for:
Village of Weston



The 2015 Health Plan Design Benchmark Report consists of data from over 44,000 employers and 74,000 plans* during the 2015 calendar year. It offers benchmarking information for the following key design measures:

- Individual Out-of-Pocket Maximum
- Coinsurance
- Individual Deductible
- Office Visit Copay
- Emergency Room Copay
- Prescription Drug Deductible

Results shown are based on the following selections:

Region: North Central

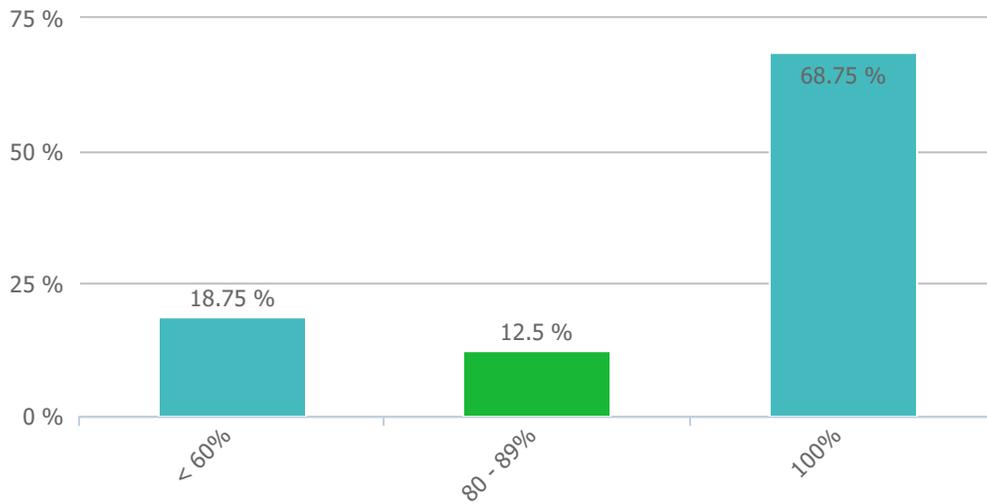
Plan Type: HMO

Industry: Public Administration

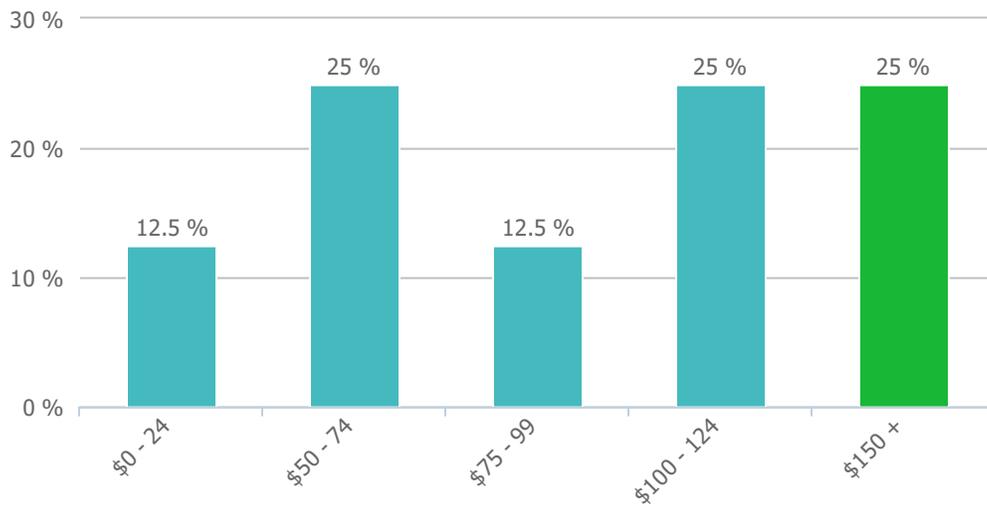
Client size: 51 - 99

* Though this is a large sample size, care should be taken in applying and interpreting this data. It has not been validated for statistical significance or margin of error. It is informational in nature and should be used in conjunction with the advice of a licensed insurance broker.

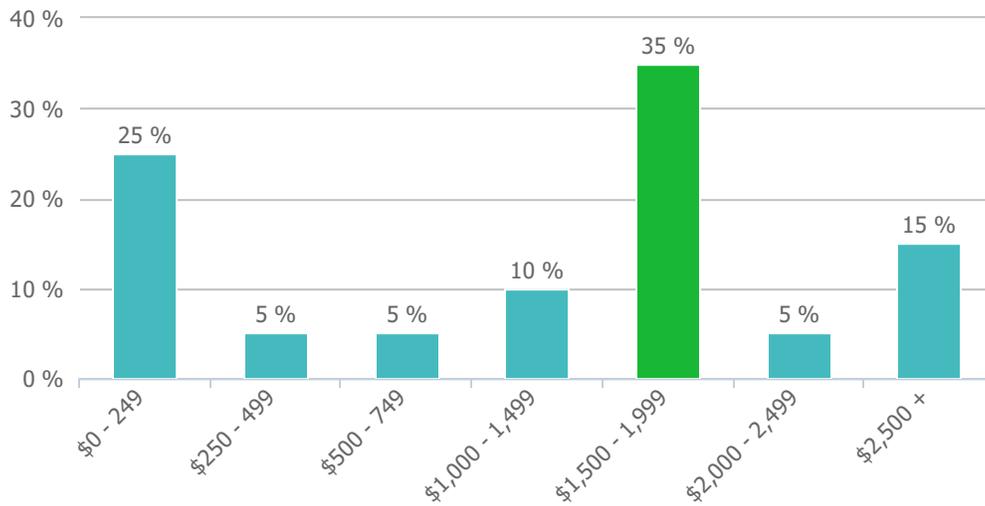
Co-insurance



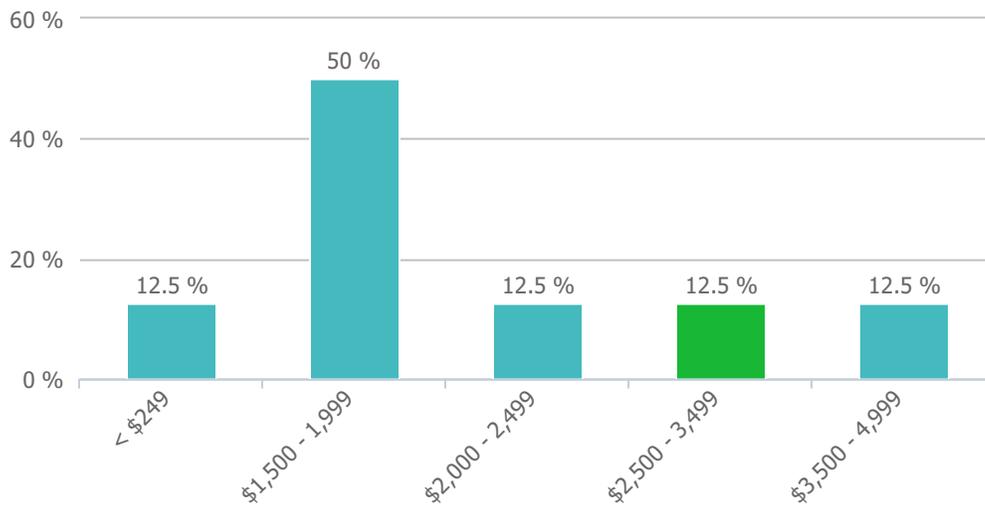
Emergency Room Copay



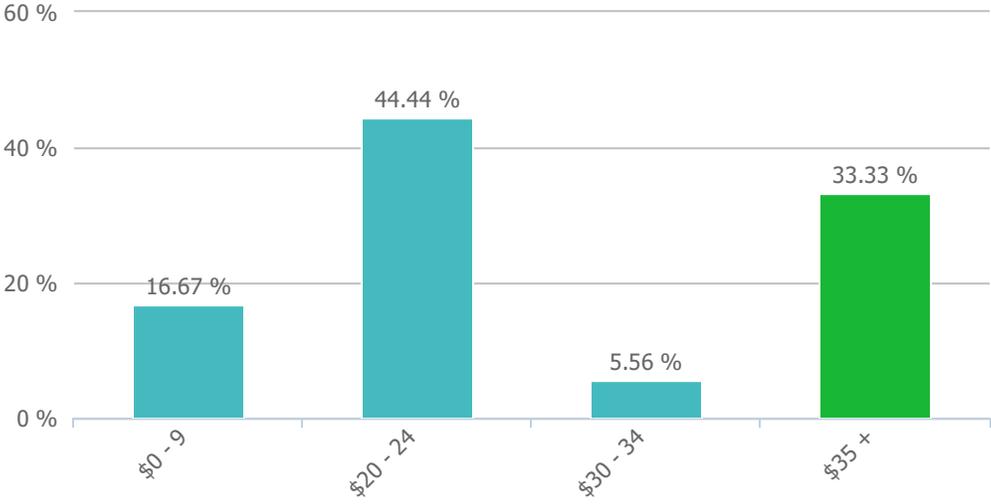
Individual Deductible



Individual Out-of-Pocket Maximum



Office Visit Copay



Region: North Central
Plan Type: HMO
Industry: Public Administration
Client size: 51 - 99

SUMMARY OF HEALTH INSURANCE PREMIUM RENEWAL
(Comparing 11/01/2015 and 10/01/2016 renewal dates)
Calculated for Village of Weston, Everest Metro, and SAFER District budgets

Total Employer share

11/01/2015	10/01/2016	CHANGE in	
Total Employer Cost 85%	Total Employer Cost 85%	Total Employer Cost 85%	Percent Change in Renewal Rates

Village of Weston's share only

11/01/2015	10/01/2016	CHANGE in
Total Employer Cost 85%	Total Employer Cost 85%	Total Employer Cost 85%

Village of Weston: 100.00%

\$1,500/\$3,000 Deductible	\$ 239,146.80	\$ 270,133.56	\$ 30,986.76	12.96%	\$ 239,146.80	\$ 270,133.56	\$ 30,986.76
\$2,000/\$4,000 Deductible		\$ 254,284.68	\$ 15,137.88	6.33%		\$ 254,284.68	\$ 15,137.88
\$2,500/\$5,000 Deductible		\$ 241,314.24	\$ 2,167.44	0.91%		\$ 241,314.24	\$ 2,167.44

Everest Metro: 79.40%

\$1,500/\$3,000 Deductible	\$ 227,307.96	\$ 256,760.28	\$ 29,452.32	12.96%	\$ 180,482.52	\$ 203,867.66	\$ 23,385.14
\$2,000/\$4,000 Deductible		\$ 241,696.44	\$ 14,388.48	6.33%		\$ 191,906.97	\$ 11,424.45
\$2,500/\$5,000 Deductible		\$ 229,367.88	\$ 2,059.92	0.91%		\$ 182,118.10	\$ 1,635.58

SAFER District: 67.57%

\$1,500/\$3,000 Deductible	\$ 104,182.80	\$ 117,681.84	\$ 13,499.04	12.96%	\$ 70,396.32	\$ 79,517.62	\$ 9,121.30
\$2,000/\$4,000 Deductible		\$ 110,777.52	\$ 6,594.72	6.33%		\$ 74,852.37	\$ 4,456.05
\$2,500/\$5,000 Deductible		\$ 105,126.96	\$ 944.16	0.91%		\$ 71,034.29	\$ 637.97

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 570,637.56	\$ 644,575.68	\$ 73,938.12	12.96%	\$ 490,025.64	\$ 553,518.84	\$ 63,493.20
\$2,000/\$4,000 Deductible		\$ 606,758.64	\$ 36,121.08	6.33%		\$ 521,044.02	\$ 31,018.38
\$2,500/\$5,000 Deductible		\$ 575,809.08	\$ 5,171.52	0.91%		\$ 494,466.63	\$ 4,440.99

GRAND TOTAL

	11/01/2015	10/01/2016	CHANGE in	
	Total	Total	Total	Percent
	Employer	Employer	Employer	Change in
	Cost	Cost	Cost	Renewal
	85%	85%	85%	Rates

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ 56,826.72	\$ 64,190.88	\$ 7,364.16	12.96%
\$2,000/\$4,000 Deductible		\$ 60,423.84	\$ 3,597.12	6.33%
\$2,500/\$5,000 Deductible		\$ 57,342.24	\$ 515.52	0.91%

Single/HSA:

\$1,500/\$3,000 Deductible	\$ 4,735.56	\$ 5,349.24	\$ 613.68	12.96%
\$2,000/\$4,000 Deductible		\$ 5,035.32	\$ 299.76	6.33%
\$2,500/\$5,000 Deductible		\$ 4,778.52	\$ 42.96	0.91%

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 485,397.36	\$ 548,289.72	\$ 62,892.36	12.96%
\$2,000/\$4,000 Deductible		\$ 516,122.76	\$ 30,725.40	6.33%
\$2,500/\$5,000 Deductible		\$ 489,795.84	\$ 4,398.48	0.91%

Family/HSA:

\$1,500/\$3,000 Deductible	\$ 23,677.92	\$ 26,745.84	\$ 3,067.92	12.96%
\$2,000/\$4,000 Deductible		\$ 25,176.72	\$ 1,498.80	6.33%
\$2,500/\$5,000 Deductible		\$ 23,892.48	\$ 214.56	0.91%

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 570,637.56	\$ 644,575.68	\$ 73,938.12	12.96%
\$2,000/\$4,000 Deductible		\$ 606,758.64	\$ 36,121.08	6.33%
\$2,500/\$5,000 Deductible		\$ 575,809.08	\$ 5,171.52	0.91%

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston	8	-	8	-
Everest Metro	3	-	3	-
SAFER District	1	1	2	-
TOTAL - Single	12	1	13	-
<u>Family Coverage:</u>				
Village of Weston	17	-	17	7
Everest Metro	18	-	18	8
SAFER District	6	2	8	-
TOTAL - Family	41	2	43	15
GRAND TOTAL	53	3	56	15

Total "Waived" Costs not incurred

11/01/2015	10/01/2016	CHANGE in
Total Employer Cost 85%	Total Employer Cost 85%	Total Employer Cost 85%

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ -	\$ -	\$ -
\$2,000/\$4,000 Deductible		\$ -	\$ -
\$2,500/\$5,000 Deductible		\$ -	\$ -

Single/HSA:

\$1,500/\$3,000 Deductible			
\$2,000/\$4,000 Deductible			
\$2,500/\$5,000 Deductible			

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 177,584.40	\$ 200,593.80	\$ 23,009.40
\$2,000/\$4,000 Deductible		\$ 188,825.40	\$ 11,241.00
\$2,500/\$5,000 Deductible		\$ 179,193.60	\$ 1,609.20

Family/HSA:

\$1,500/\$3,000 Deductible			
\$2,000/\$4,000 Deductible			
\$2,500/\$5,000 Deductible			

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 177,584.40	\$ 200,593.80	\$ 23,009.40
\$2,000/\$4,000 Deductible		\$ 188,825.40	\$ 11,241.00
\$2,500/\$5,000 Deductible		\$ 179,193.60	\$ 1,609.20

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston				-
Everest Metro				-
SAFER District				-
TOTAL - Single	-	-	-	-
<u>Family Coverage:</u>				
Village of Weston				7
Everest Metro				8
SAFER District				-
TOTAL - Family	-	-	-	15
GRAND TOTAL	-	-	-	15

	11/01/2015 Annual Cost per Employer 85%	10/01/2016 Annual Cost per Employer 85%	EmployER Change Annual per Employee
<u>Single/Traditional:</u>			
\$1,500/\$3,000 Deductible	\$ 4,735.56	\$ 5,349.24	\$ 613.68
\$2,000/\$4,000 Deductible		\$ 5,035.32	\$ 299.76
\$2,500/\$5,000 Deductible		\$ 4,778.52	\$ 42.96

<u>Single/HSA:</u>			
\$1,500/\$3,000 Deductible	\$ 4,735.56	\$ 5,349.24	\$ 613.68
\$2,000/\$4,000 Deductible		\$ 5,035.32	\$ 299.76
\$2,500/\$5,000 Deductible		\$ 4,778.52	\$ 42.96

<u>Family/Traditional:</u>			
\$1,500/\$3,000 Deductible	\$ 11,838.96	\$ 13,372.92	\$ 1,533.96
\$2,000/\$4,000 Deductible		\$ 12,588.36	\$ 749.40
\$2,500/\$5,000 Deductible		\$ 11,946.24	\$ 107.28

<u>Family/HSA:</u>			
\$1,500/\$3,000 Deductible	\$ 11,838.96	\$ 13,372.92	\$ 1,533.96
\$2,000/\$4,000 Deductible		\$ 12,588.36	\$ 749.40
\$2,500/\$5,000 Deductible		\$ 11,946.24	\$ 107.28

<u>GRAND TOTAL:</u>			
\$1,500/\$3,000 Deductible			
\$2,000/\$4,000 Deductible			
\$2,500/\$5,000 Deductible			

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston	8	-	8	-
Everest Metro	3	-	3	-
SAFER District	1	1	2	-
TOTAL - Single	12	1	13	-
<u>Family Coverage:</u>				
Village of Weston	17	-	17	7
Everest Metro	18	-	18	8
SAFER District	6	2	8	-
TOTAL - Family	41	2	43	15
GRAND TOTAL	53	3	56	15

VILLAGE OF WESTON

	11/01/2015	10/01/2016	CHANGE in
	Total	Total	Total
	Employer	Employer	Employer
	Cost	Cost	Cost
	85%	85%	85%

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ 37,884.48	\$ 42,793.92	\$ 4,909.44
\$2,000/\$4,000 Deductible		\$ 40,282.56	\$ 2,398.08
\$2,500/\$5,000 Deductible		\$ 38,228.16	\$ 343.68

Single/HSA:

\$1,500/\$3,000 Deductible	\$ -	\$ -	\$ -
\$2,000/\$4,000 Deductible		\$ -	\$ -
\$2,500/\$5,000 Deductible		\$ -	\$ -

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 201,262.32	\$ 227,339.64	\$ 26,077.32
\$2,000/\$4,000 Deductible		\$ 214,002.12	\$ 12,739.80
\$2,500/\$5,000 Deductible		\$ 203,086.08	\$ 1,823.76

Family/HSA:

\$1,500/\$3,000 Deductible	\$ -	\$ -	\$ -
\$2,000/\$4,000 Deductible		\$ -	\$ -
\$2,500/\$5,000 Deductible		\$ -	\$ -

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 239,146.80	\$ 270,133.56	\$ 30,986.76
\$2,000/\$4,000 Deductible		\$ 254,284.68	\$ 15,137.88
\$2,500/\$5,000 Deductible		\$ 241,314.24	\$ 2,167.44

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston	8	-	8	-
Everest Metro				
SAFER District				
TOTAL - Single	8	-	8	-
<u>Family Coverage:</u>				
Village of Weston	17	-	17	7
Everest Metro				
SAFER District				
TOTAL - Family	17	-	17	7
GRAND TOTAL	25	-	25	7

EVEREST METRO

	11/01/2015	10/01/2016	CHANGE in
	Total	Total	Total
	Employer	Employer	Employer
	Cost	Cost	Cost
	85%	85%	85%

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ 14,206.68	\$ 16,047.72	\$ 1,841.04
\$2,000/\$4,000 Deductible		\$ 15,105.96	\$ 899.28
\$2,500/\$5,000 Deductible		\$ 14,335.56	\$ 128.88

Single/HSA:

\$1,500/\$3,000 Deductible	\$ -	\$ -	\$ -
\$2,000/\$4,000 Deductible		\$ -	\$ -
\$2,500/\$5,000 Deductible		\$ -	\$ -

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 213,101.28	\$ 240,712.56	\$ 27,611.28
\$2,000/\$4,000 Deductible		\$ 226,590.48	\$ 13,489.20
\$2,500/\$5,000 Deductible		\$ 215,032.32	\$ 1,931.04

Family/HSA:

\$1,500/\$3,000 Deductible	\$ -	\$ -	\$ -
\$2,000/\$4,000 Deductible		\$ -	\$ -
\$2,500/\$5,000 Deductible		\$ -	\$ -

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 227,307.96	\$ 256,760.28	\$ 29,452.32
\$2,000/\$4,000 Deductible		\$ 241,696.44	\$ 14,388.48
\$2,500/\$5,000 Deductible		\$ 229,367.88	\$ 2,059.92

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston				
Everest Metro	3	-	3	-
SAFER District				
TOTAL - Single	3	-	3	-
<u>Family Coverage:</u>				
Village of Weston				
Everest Metro	18	-	18	8
SAFER District				
TOTAL - Family	18	-	18	8
GRAND TOTAL	21	-	21	8

SAFER DISTRICT

	11/01/2015	10/01/2016	CHANGE in
	Total	Total	Total
	Employer	Employer	Employer
	Cost	Cost	Cost
	85%	85%	85%

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ 4,735.56	\$ 5,349.24	\$ 613.68
\$2,000/\$4,000 Deductible		\$ 5,035.32	\$ 299.76
\$2,500/\$5,000 Deductible		\$ 4,778.52	\$ 42.96

Single/HSA:

\$1,500/\$3,000 Deductible	\$ 4,735.56	\$ 5,349.24	\$ 613.68
\$2,000/\$4,000 Deductible		\$ 5,035.32	\$ 299.76
\$2,500/\$5,000 Deductible		\$ 4,778.52	\$ 42.96

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 71,033.76	\$ 80,237.52	\$ 9,203.76
\$2,000/\$4,000 Deductible		\$ 75,530.16	\$ 4,496.40
\$2,500/\$5,000 Deductible		\$ 71,677.44	\$ 643.68

Family/HSA:

\$1,500/\$3,000 Deductible	\$ 23,677.92	\$ 26,745.84	\$ 3,067.92
\$2,000/\$4,000 Deductible		\$ 25,176.72	\$ 1,498.80
\$2,500/\$5,000 Deductible		\$ 23,892.48	\$ 214.56

GRAND TOTAL:

\$1,500/\$3,000 Deductible	\$ 104,182.80	\$ 117,681.84	\$ 13,499.04
\$2,000/\$4,000 Deductible		\$ 110,777.52	\$ 6,594.72
\$2,500/\$5,000 Deductible		\$ 105,126.96	\$ 944.16

Number of Employees with or without Health Insurance Coverage:

	Traditional	HSA	Total	Waived
<u>Single Coverage:</u>				
Village of Weston				
Everest Metro				
SAFER District	1	1	2	-
TOTAL - Single	1	1	2	-
<u>Family Coverage:</u>				
Village of Weston				
Everest Metro				
SAFER District	6	2	8	-
TOTAL - Family	6	2	8	-
GRAND TOTAL	7	3	10	-

11/01/2015 Premium Rates			Annual Cost per Employee 15%	Annual Cost per Employer 85%
Total Premium	Employee 15%	Employer 85%		

Single/Traditional:

\$1,500/\$3,000 Deductible	\$ 464.27	\$ 69.64	\$ 394.63	\$ 835.68	\$ 4,735.56
\$2,000/\$4,000 Deductible					
\$2,500/\$5,000 Deductible					

Single/HSA:

(same as traditional)

(same as traditional)

\$1,500/\$3,000 Deductible	\$ 508.60	\$ 113.97	\$ 394.63	\$ 1,367.64	\$ 4,735.56
\$2,000/\$4,000 Deductible					
\$2,500/\$5,000 Deductible					

Family/Traditional:

\$1,500/\$3,000 Deductible	\$ 1,160.68	\$ 174.10	\$ 986.58	\$ 2,089.20	\$ 11,838.96
\$2,000/\$4,000 Deductible					
\$2,500/\$5,000 Deductible					

Family/HSA:

(same as traditional)

(same as traditional)

\$1,500/\$3,000 Deductible	\$ 1,271.50	\$ 284.92	\$ 986.58	\$ 3,419.04	\$ 11,838.96
\$2,000/\$4,000 Deductible					
\$2,500/\$5,000 Deductible					

	10/01/2016 Premium Rates			Annual Cost per Employee 15%	Annual Cost per Employer 85%	Percent Change in Renewal Rates
	Total Premium	Employee 15%	Employer 85%			
<u>Single/Traditional:</u>						
\$1,500/\$3,000 Deductible	\$ 524.43	\$ 78.66	\$ 445.77	\$ 943.92	\$ 5,349.24	12.96%
\$2,000/\$4,000 Deductible	\$ 493.66	\$ 74.05	\$ 419.61	\$ 888.60	\$ 5,035.32	6.33%
\$2,500/\$5,000 Deductible	\$ 468.48	\$ 70.27	\$ 398.21	\$ 843.24	\$ 4,778.52	0.91%
<u>Single/HSA:</u>						
			(same as traditional)		(same as traditional)	
\$1,500/\$3,000 Deductible	\$ 574.65	\$ 128.88	\$ 445.77	\$ 1,546.56	\$ 5,349.24	12.96%
\$2,000/\$4,000 Deductible	\$ 540.92	\$ 121.31	\$ 419.61	\$ 1,455.72	\$ 5,035.32	6.33%
\$2,500/\$5,000 Deductible	\$ 513.33	\$ 115.12	\$ 398.21	\$ 1,381.44	\$ 4,778.52	0.91%
<u>Family/Traditional:</u>						
\$1,500/\$3,000 Deductible	\$ 1,311.07	\$ 196.66	\$ 1,114.41	\$ 2,359.92	\$ 13,372.92	12.96%
\$2,000/\$4,000 Deductible	\$ 1,234.15	\$ 185.12	\$ 1,049.03	\$ 2,221.44	\$ 12,588.36	6.33%
\$2,500/\$5,000 Deductible	\$ 1,171.20	\$ 175.68	\$ 995.52	\$ 2,108.16	\$ 11,946.24	0.91%
<u>Family/HSA:</u>						
			(same as traditional)		(same as traditional)	
\$1,500/\$3,000 Deductible	\$ 1,436.62	\$ 322.21	\$ 1,114.41	\$ 3,866.52	\$ 13,372.92	12.96%
\$2,000/\$4,000 Deductible	\$ 1,352.30	\$ 303.27	\$ 1,049.03	\$ 3,639.24	\$ 12,588.36	6.33%
\$2,500/\$5,000 Deductible	\$ 1,283.32	\$ 287.80	\$ 995.52	\$ 3,453.60	\$ 11,946.24	0.91%

	<u>Employee Change Annual</u>	<u>Employee Change Monthly</u>	<u>Employee Change Bi-weekly</u>	<u>EmployER Change Annual</u>
<u>Single/Traditional:</u>				
\$1,500/\$3,000 Deductible	\$ 108.24	\$ 9.02	\$ 4.16	\$ 613.68
\$2,000/\$4,000 Deductible	\$ 52.92	\$ 4.41	\$ 2.04	\$ 299.76
\$2,500/\$5,000 Deductible	\$ 7.56	\$ 0.63	\$ 0.29	\$ 42.96

<u>Single/HSA:</u>				
\$1,500/\$3,000 Deductible	\$ 178.92	\$ 14.91	\$ 6.88	\$ 613.68
\$2,000/\$4,000 Deductible	\$ 88.08	\$ 7.34	\$ 3.39	\$ 299.76
\$2,500/\$5,000 Deductible	\$ 13.80	\$ 1.15	\$ 0.53	\$ 42.96

<u>Family/Traditional:</u>				
\$1,500/\$3,000 Deductible	\$ 270.72	\$ 22.56	\$ 10.41	\$ 1,533.96
\$2,000/\$4,000 Deductible	\$ 132.24	\$ 11.02	\$ 5.09	\$ 749.40
\$2,500/\$5,000 Deductible	\$ 18.96	\$ 1.58	\$ 0.73	\$ 107.28

<u>Family/HSA:</u>				
\$1,500/\$3,000 Deductible	\$ 447.48	\$ 37.29	\$ 17.21	\$ 1,533.96
\$2,000/\$4,000 Deductible	\$ 220.20	\$ 18.35	\$ 8.47	\$ 749.40
\$2,500/\$5,000 Deductible	\$ 34.56	\$ 2.88	\$ 1.33	\$ 107.28